

## Terms and Conditions for Deposit Account

In applying for the opening of a deposit account with CIMB Thai Bank Public Company Limited, hereinafter referred to as the "Bank," I/we hereby agree to comply with the following terms and conditions:

### **General terms for deposit account**

1. I/We acknowledge that I/we shall receive deposit interest at the Bank-announced rate, and agree to pay fees, service fees and other expenses relating to the use or maintenance of deposit account as determined by the Bank. I/We also agree that the Bank may change the rates of interest, fees, service fees and other expenses with notice to me/us pursuant to criteria of the Bank of Thailand. In case of joint account, each account owner shall jointly and severally be responsible to the Bank. And in case that I/we have any credit facility debt payable to the Bank regardless of whether such debt has collateral or not, or I/we have any other debt such as any fees, service fees or expenses in connection with the use or maintenance of my/our deposit account, which I/we shall pay the Bank in accordance with the conditions and the criteria to the Bank. If it appears that I/we fail to repay the debt according to the specified terms and conditions, I/we hereby consent that the Bank is entitled to deduct money from all types of my/our account opened with the Bank to settle such debt with notice to me/us pursuant to the criteria of the Bank of Thailand.
2. In case where I/we deposit, withdraw, transfer money of my/our deposit account, or ask for or request information or make any other transaction in connection with my/our deposit account through the Automatic Teller Machine (ATM), telephone, facsimile, communication equipment or other service channels provided by the Bank either automatically or semi-automatically from any other system of the Bank, I/we acknowledge and consent to comply with the rules and procedures for each service determined by the Bank, which may be amended by the Bank from time to time.
3. In case where the Bank has delivered any documents or letters by any means to my/our registered address, mailing address, or office address which were provided to the Bank upon opening of my/our deposit account, I/we agree that it shall be deemed that the Bank has duly delivered or notified me/us. In case where I/we have changed my/our name, surname, occupation, registered address, mailing address, office address, or contact details, I/we shall promptly notify such change in writing to the Bank. If I/we fail to do so, it shall be deemed the information earlier notified to the Bank is true and correct.
4. I/We agree and authorize the Bank to disclose any information that I/we have provided to the Bank and/or information related to me/us and my/our business to the Bank's parent company, subsidiaries, and related companies, including branch offices (hereinafter referred to as "CIMB Group") and directors, employees, contractors, representatives and professional consultants of CIMB Group; or state agencies and regulators having scope of power over any unit of CIMB Group, for the purpose of managing and/or monitoring risks related to the Bank, regardless of whether the recipients of such information have business located in or outside Thailand. For the avoidance of doubt, the information processed in accordance with this clause does not include personal data as defined in the Thailand Personal Data Protection Act B.E.2562 (2019) and other rules and regulations issued thereunder (as amended).
5. I/We acknowledge that it is the Bank's responsibility to deduct the withholding tax and remit the tax amount to the Revenue Department. I/We also well understand that it is my/our duty to calculate and declare my/our annual income tax with accurate details. The Bank shall not be responsible for any mistake of my/our declaration of income tax in any case. In addition to the agreements specified herein, in the Form for Declaration of Status as U.S. person or Non-U.S. Person, and terms of the Bank specified in the leaflet, which is deemed an integral part of the application as received from the Bank, I/we hereby acknowledge the terms announced by the Bank either in public or other means and I/we consent to be bound by such agreements or terms including all relevant traditional practice of the Bank. In this regard, I/we consent for the Bank amending the agreements specified herein as well as the terms specified above by posting at the Bank's office or notifying me/us by other means and that I/we hereby agree to comply with such amended agreements or terms in all respects.
6. I/We acknowledge and understand that the Bank may cancel and/or change the kind or type of its deposit product at any time without prior notice or consent from me/us, provided that the benefits from that new kind or type of deposit product are not inferior to those of the old one.
7. I/We agree that the Bank has the right to suspend the deposit service and/or refuse any transaction made in connection with my/our deposit account and/or close my/our account at any time without advance notice. In the event that the Bank considers that my/our deposit account or any transaction in my/our account has a reasonable suspicion to commit or be a violation, evasion or unlawful conduct, regulations or government orders; or as deemed inappropriate for any reason; or in case where the Bank has found my/our personal information and/or any other information that I/We provide is not true; or I/We notify the Bank of personal information and / or any other information that duplicates existing customer data in the Bank's database; or I/We provide information that does not comply with the deposit account terms and conditions for any reason. In case where I/we have remaining balance in my/our account, no matter how much the amount is, I/we consent for the Bank to freeze such amount in the Bank's account, or by other means as the Bank deems appropriate, until I/we bring evidence accepted by the Bank to collect the money and I/We hereby give up my/our rights to claim for any damages, interest, or demand any additional returns from the said action taken by the Bank. I/We agree to comply with all terms and/or regulations of the Bank. In case of any change in the terms of products or services of the Bank in accordance with the Bank of Thailand's Notification regarding the Management of Fair Customer Service (Market Conduct), the Bank will notify customers of such changes in advance in a timely manner.
8. In case of deposit account opening, if no deposit is made within the date falling 30 days after the account opening date, such deposit account will be closed automatically without prior or further notice.

### **Specific terms for each type of account**

#### **9. Fixed deposit account**

9.1 In case where I/we deposit or make additional deposit with instruction on receipt of interest and/or principal in deposit slip/loan payment slip/credit card payment slip or transaction receipt, it shall be deemed that I/we agree and consent to the conditions specified in the deposit slip/loan payment slip/credit card payment slip or transaction receipt.

9.2 In case where the due date of the principal or interest payment in any month falls on the Bank's holiday, I/we agree for the Bank to transfer the principal and/or interest after withholding tax to the savings account on the following business day and I/we give up the rights to demand any additional returns.

9.3 Upon maturity of each deposit, if I/we do not contact the Bank to make withdrawal thereof, the Bank is entitled to consider renewing the deposit in the same fixed deposit account or in the similar deposit term under the Bank-announced conditions at that time or as per the Bank's consideration.

#### **10. Senior fixed deposit account**

10.1 I have an intention to exercise my right to exempt personal income tax for taxable income which is the interest received from fixed deposit account with deposit term of one year or more. The aggregate amount of the interest I receive from this account and the interest received from my other fixed deposit accounts do not exceed THB 30,000 throughout the tax year, and I am at the age of fifty-five years or more on the date I receive such interest pursuant to clause 2(69) of the Ministerial Regulation No. 126 issued in accordance with the Revenue Code regarding tax exemption.

10.2 I consent for the Bank to send this information to the Revenue Department for consideration of income tax exemption for the interest income from my deposit account. I also acknowledge that if the aggregate amount of the interest I receive from this account and the interest received from my other fixed deposit accounts exceed THB 30,000 within the same tax year, which would fail to meet the criteria, procedure and conditions specified in the Ministerial Regulation, I shall not be eligible for personal income tax exemption and the entire amount of fixed deposit interest I receive shall be subject to withholding tax, and it shall be my duty to inform the Bank to make the deduction thereof.

10.3 In case where the interest received from this fixed deposit account exceeds THB 30,000 per year, the entire amount thereof shall be subject to deduction of withholding tax of 15% by the Bank as prescribed by law.

10.4 In case where there is a change of regulations and criteria with regard to an income tax exemption or a withholding tax deduction by law, I hereby agree and consent to such change in all respects. The Bank is only to place the announcement.

#### **11. Current account**

11.1 In case where the outstanding balance in my/our account is not sufficient to pay cheque or pay according to any evidence or any debt agreement, or agreement or instruction to debit from the account to pay debt for which the Bank has given leniency by approving an overdraft; or

11.2 In case where I/we have deposited a cheque to my/our account for clearing and, on the same day, the Bank has consented for me/us to make advance withdrawal thereof, in whole or in part, even though the Bank has not yet known the result of such cheque clearing and collection, if the cheque is bounced or cannot be cleared thereafter by the Bank without the fault on the part of the Bank, and when the Bank has cancelled the deposit of such cheque; or

11.3 In either case, (11.1) where it is found after deposit of the cheque that I/we have no title to the cheque or have defective title which results in the Bank being liable for payment to the true holder of the cheque or any other person, or (11.2) where the Bank has deposited money to my/our account in which I/we

have no title to such amount and I/we agree to compensate the Bank by having the Bank deduct such amount from my/our account, if the outstanding balance in my/our account is not sufficient for deduction, resulting in an overdraft debt, I/we agree to be bound to pay the overdraft debt to the Bank as if I/we have requested the Bank to approve such overdraft and consent for the Bank to charge an interest on such overdraft at the default rate (UCR) collectible by the Bank according to the Bank's announcement or as may be amended and announced by the Bank from time to time without prior notice. I/We consent for the Bank to treat such interest as part of the total overdraft debt balance in my/our account at the end of the month or at any other date according to the Bank's practice. I/we consent that the interest amount so treated shall be the debt subject to interest at the same rate and with the same term, which is the compounded interest rate calculation method in commercial banks' customary practice.

11.4 I/We acknowledge and agree that if I/we close my/our current account with the Bank, I/we shall destroy any unused cheques in presence of Bank staff, and shall withdraw and receive any remaining balance in my/our account.

11.5 If I/we are a CIMB Preferred customer, I/we are allowed to open only one single account of CIMB Preferred Current Plus. In case that I/we open more than one account, I/we consent for the Bank to close my/our CIMB Preferred Current Plus account until it has only one account left.

11.6 The Bank reserves the right not to send a statement to customer with mailing address in a foreign country.

11.7 In the event that I do not pick up the checkbook within 90 days from the date of purchasing it, I consent to the Bank destroying the checkbook in the following month without refunding any fee.

## **12. Fund transfer**

12.1 The Bank shall transfer the money as per the instruction when the money has been deducted from my/our deposit account in an amount I want to transfer, or when the Bank has received cash or cheque to pay for the transfer, transfer fee, inter-region transfer fee and other expenses completely and correctly. The transfer shall be subject to the service conditions regarding date and time of service provision, maximum number of transactions and amount of money per day, and estimated turnaround time under the Bank's conditions as posted at the Bank's branch offices or on its website. The Bank may make any change with at least 30 days advance notice to me/us. If such change causes me/us additional expenses or liability, and I/we still continue using the service after the change, it shall be deemed that I/we accept the changed terms and conditions.

12.2 In every transfer transaction, I/we shall receive a transaction receipt as transfer evidence. I/We agree that, if I/we have found any service mistake or would like to inquire about the account movement, I/we shall notify the Bank immediately with information about date and time of transaction, name and number of the main account, transferor and transferee account numbers, service type, transferred amount, my/our name and contact information and those of the person who reports such mistake, as well as any other relevant information as deemed appropriate. The Bank shall complete investigation and rectification within 30 days from the day the Bank is notified and shall inform me/us of the investigation result within seven days from the day the investigation result is known by the Bank.

12.3 I/We acknowledge that, in the money transfer service, the Bank shall be liable for any damage directly occurred from the Bank's non-compliance with the transfer instruction causing me/us unable to receive the transferred money, or the Bank's wrongfully processing money transfer which is not my/our mistake. The Bank is entitled to refuse providing service and shall not be liable for any damage incurred in the cases where the provision of service is against regulations or laws or the Bank's operational criteria, or I/we have insufficient outstanding balance in the account for the transaction, or my/our account has been under legal proceeding, or the Bank has notified me/us of the service disruption in advance or during providing the service, or I/we have breached the Bank's terms and conditions, and/or it is a force majeure or beyond the Bank's proper control, including but not limited to fire, earthquake, flood, lightning, riot, protest, business closure, the government's implementation of measures, war, electrical power disruption, or breakdown or repair of computer, telecommunication and network system equipment and/or internet system program. The compensation for the damage aforementioned shall not exceed the fees the Bank has received from me/us, and the Bank shall return the money received from me/us by transferring it to my/our account with retroactive interest calculation to the day the money was deducted from my/our account.

## **13. Terms and conditions for Debit Card**

13.1 Debit Card is a card issued by the Bank to me/us for withdrawal of cash, deposit of cash, transfer of money, account balance enquiry, bill payment, and payment for other expenses via ATMs or other electronic service machines, and also for payment for goods and/or bill payment or any other expenses in lieu of cash at shops domestically and abroad that carry VISA logo with payment made through EDC (Electronic Data Capture), including use of internet banking service. The amount due shall forthwith be debited directly from my/our deposit account opened with the Bank for use of the Card. There may be fee chargeable by the Bank as applicable depending on type of Debit Card as specified by the Bank. Debit Card shall hereinafter be referred to collectively as the "Card."

13.2 I/We may withdraw money via ATMs or transfer money from my/our CIMB Thai deposit account(s) around the clock every day in any amount, depending on the type of the Card, provided that the account has a sufficient balance for that withdrawal or transfer and that withdrawal or transfer is in accordance with the Bank's announcement. For the money transfer, the Bank shall debit money from the transferor account and credit the same to the transferee account within the same day, subject to accurate keying of the transferee account number. In the event of any errors in such money transfer arising from the mistake on my/our part, regardless of whether there is any damage incurred, I/we shall be liable for such damage by myself/ourselves and shall not demand or sue for any compensation from the Bank.

13.3 For using the Card at the interbank ATM, I/We acknowledge and agree that I/We will be informed of the balance in the Card every time after withdrawal via the interbank ATM and will receive a transaction record slip every time upon request. In case where the transaction record slips run out, the Interbank ATM will notify me/us so, and I/we will be able to continue using the service. I/We may thereafter check the transaction record via my/our passbook and/or statement. In case of a money transfer to an account of a third party or an account with any other bank, I/We acknowledge and agree that if the transaction record slips run out, the Bank will not proceed with such money transfer transaction.

13.4 I/We may use the Card for the aforesaid services within the transaction limits set forth. I/We may increase or reduce such limits, so far as they do not exceed the maximum amount limit of the Card, by contacting the Bank at Tel. 0-2626-7777. The Bank reserves the right to change or add the service terms and conditions as the Bank may deem proper, subject to a notice to me/us by the Bank's method and as prescribed by the law. In case where the Bank has found any suspicious and/or irregular money withdrawal and/or transfer transactions, I/we agree that the Bank may immediately and temporarily suspend the use of either or both of my/our money withdrawal and/or transfer limits and inform me in an appropriate manner and in compliance with applicable laws/ regulations, in order to prevent any possible damage to me/us, until the Bank is able to contact me/us and have such financial transaction verified by me/us, then I/we will be able to resume using either or both of my/our money withdrawal and/or transfer limits. I/We accept that such action of the Bank is on grounds of my/our financial security and protection of my/our benefits, and the Bank shall not be liable for any damage incurred to me/us if any.

13.5 I/We may use the Card for withdrawal of money from ATMs abroad. The withdrawn amount in the currency of such country shall not exceed the maximum amount limit in such currency as set by the owner bank of the ATM. The amount as aforesaid shall be converted into Thai Baht using the foreign exchange selling rate specified by VISA on the date of the aforesaid foreign-currency money withdrawal.

13.6 I/We acknowledge and understand that I/we may not use Debit Card to pay for goods or settle bill payment by informing the shop or the transaction venue of the PIN of the Card verbally or in writing.

13.7 In case of using the Card to pay for goods and/or settle bill payment through EDC, I/we agree to allow the Bank to debit the amount from my/our deposit account according to the EDC process, and the amount so debited and transferred shall be deemed as correct and fully binding on me/us. If the outstanding balance in the account is not sufficient for the transfer, the Bank may suspend such proceeding. In case of using the Card to pay for goods and/or settle bill payment via EDC located abroad, the amount of payment for goods and/or bill payment abroad in the currency of the respective country shall be converted into Thai Baht using the foreign exchange selling rate specified by VISA on the date of the aforesaid payment for goods and/or bill payment.

13.8 In case of using the Debit Card to pay for goods via internet to the shop/transaction venue, I/We agree that the Bank may debit from the deposit account I/we have notified to the Bank the amount equal to that payable for goods to the shop/transaction venue when the shop/transaction venue makes collection thereof from the Bank. The Bank will accordingly notify me/us of the aforesaid account debit according to the time and conditions specified by the Bank and/or upon receipt of evidence of invoice/receipt from the shop/transaction venue. I/We shall notify the Bank of any incorrect transaction found within 10 working days from the date of being informed of such transaction or from the date of receipt of internet transaction statement from the Bank, as the case may be. However, I/we shall not be deprived of the right to do so thereafter if I/we can prove that the amount in the internet transaction statement is incorrect and is not the fault or deficiency on my/our part, then I/we may notify so to the Bank within 60 days from the date of receiving internet transaction statement or from the date of failing to receive such goods or service, or the date of late receipt of such goods or service, or the date of incomplete or incorrect receipt of such goods or service.

Moreover, in payment for goods ordered and purchased on internet using the Debit Card until the transaction is completed, either by myself/ourselves or by any other person, and whether in bad faith or not, if it is done using my/our PIN issued by the Bank, the transaction shall be deemed as correct and complete, for which I/we shall be liable in all respects. In case of any damage incurred from whatsoever cause, the Bank shall not be held liable for such damage.

13.9 I/We have a duty to keep the Card and PIN statement in a safe and confidential place in order to prevent loss, and shall not let any other person know or transfer to any other person to use my/our PIN. In the event that the Card is lost or held by any other person, I/we shall notify the Bank immediately at Tel. 0-2626-7777 or by any other means as specified by the Bank, so that the Bank will cancel the Card and PIN. In case where I/we have notified the Bank to cancel the Card as aforesaid, I/we shall not be liable for any damage incurred as a result of the use of the Card thereafter, unless it is incurred from the transaction made within five minutes after the notice to the Bank, or in case where the Bank has examined/proved that the damage incurred from such use of the Card is a result of my/our act or an act in which I/we have connived, or is caused by my/our negligence where I/we agree to be fully liable for the damage incurred. I/We shall provide information on the date, time, relevant person(s), amount and nature of the transaction or any other details as may be requested by the Bank. The Bank shall investigate the issue and rectify the error if any and shall then notify the result of the investigation to me/us. In case where there is an error for which the Bank has to make compensation to me/us, the Bank shall transfer the resolved amount to my/our account within 90 days from the date the Bank has fully received the information as detailed above. The Bank reserves the right to ignore any request that contradicts the regulatory requirements/regulations.

13.10 I/We agree and consent to pay an annual membership fee upon completion of each membership year. Until notified by me/us of card membership cancellation, I/we consent for the Bank to deduct money from my/our deposit account to pay for membership fee for next year membership at any time until the Bank receives fee in full. In case of insufficient balance for membership fee deduction in my/our savings account in any membership year, I/we agree and consent for the Bank to hold the balance in my/our savings account until the balance become sufficient for membership fee deduction, then deduct the balance for the membership fee. For money withdrawal and/or transfer cross region of clearing house, I/we shall pay a fee at the Bank-specified rate, which is subject to change as announced by the Bank at its offices and website. In the case where the Bank is unable to collect an annual fee for longer than 30 days after annual fee payment due date, I/we accept that I/we shall be unable to use the Card until I/we deposit the money to the account and the amount is debited from the account for fee payment. In the case where the Bank is unable to debit from the account for annual fee for longer than 60 days after annual fee payment due date, I/we accept that the Bank is entitled to cancel my Card immediately. If the deposit account has no deposit and withdrawal transactions for over a year from the latest date of having deposit and withdrawal transactions, or has no remaining balance in relation to the Card, or if I/we am/are unable to pay the annual fee of my Card for any year, I/we shall be unable to do any transactions in relation to the Card until I/we have contacted the Bank. Upon the end of a period of 24 months from the date I/we am/are unable to do any transactions in relation to the Card, I/we accept that the Bank is entitled to suspend the use of or cancel my/our Card immediately.

In case of my/our cancellation of the use of the service during the year and if a fee has duly been collected from me/us, the Bank shall proportionately credit back the fee to my/our CIMB Thai savings account or by other means as considered appropriate by the Bank within seven working days from the date of the Card cancellation.

13.11 The Bank has the right to suspend or revoke or reject the use of the Card or recall the Card in case where I/we transfer the Card to or allow other persons to use the Card, or the account has insufficient balance to pay relevant fees and expenses to the Bank. In case where the Bank can prove that I/we have committed a fraud or failed to comply with these terms and conditions, or the Bank has learned that I/we are under a civil or criminal lawsuit or under bankruptcy court proceeding, or my/our assets are foreclosed or frozen by the order of the authorities or government agencies, or I/we are suspected of committing a fraud or an offence that may cause damage to the Bank, and/or I/we pass away, and/or the Bank has a suspicion that the Card is dishonestly used by other person, the Bank is entitled to cancel the Card immediately. And inform me in an appropriate manner and in compliance with applicable laws/regulations.

13.12 I/we consent to the Bank having the authority to deduct money from my/our deposit account in an amount to fully compensate for the use of the Card, including litigation expense, lawyer fee at the rate agreed by the Bank to be payable to the lawyer, and any other expenses as actually incurred to and paid by the Bank.

13.13 The Bank reserves the right to cancel, change or add the terms and conditions for the use of the Card or any agreements relating to the use of the Card, fee rates and service fee rates. In the event that such changes cause customers to lose their benefits, the Bank will provide notification no less than 30 days in advance.

13.14 In case of my/our use of deposit, withdrawal or transfer of money of my/our deposit account, or enquiry of information, or other transactions related to my/our deposit account, via ATM, telephone, facsimile, other communications equipment, or other service channels made available by the Bank in either automatic or semi-automatic manner from any work systems of the Bank, I/we acknowledge and agree to comply with the regulation and procedure specified by the Bank for each service, subject to change by the Bank from time to time.

14. I hereby acknowledge that (a) the Bank has provided me with its Privacy Notice and (b) the Bank may collect, use, and disclose my personal data in compliance with, or in relation to, the use of the service under these terms and conditions, for the purposes as prescribed in the Bank's Privacy Notice.

#### **15. Terms and conditions for Declaration Form of Status as U.S. Person or Non-U.S. Person for individuals in terms of confirmation or change of status**

15.1 I/We affirm that my/our statement in Declaration Form of Status as U.S. Person or Non-U.S. Person as given by the Bank is true, correct and complete, and agree that it shall be an integral part of this request form.

15.2 I/We acknowledge and agree that if I/we have a status of U.S. person, but the information provided by me/us in Declaration Form of Status as U.S. Person or Non-U.S. Person or W-9 Form is false, incorrect or incomplete, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me/us or part of such relationship such as closing any and all of my/our accounts maintained with the Bank or taking other actions as the Bank deems appropriate.

15.3 I/We agree to notify the Bank and submit supporting documents to the Bank within 30 days if any change incident incurs and causes my/our information provided in Declaration Form of Status of U.S. Person or Non-U.S. Person to be incorrect.

15.4 I/We acknowledge and agree that if I/we fail to act as stated in 14.3 or provide false, incorrect or incomplete information as regards my/our status, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with me/us or part of such relationship such as closing any and all of my/our accounts maintained with the Bank or taking other actions as the Bank deems appropriate.

15.5 If the Bank closes the account under the above terms and conditions, I/we agree that the Bank may suspend the proceed under such account or take other actions as the Bank may deem appropriate until I/we present evidences for the release of such proceed. I/We also agree not to claim for any interest and benefit on such proceed.

15.6 Consent to information disclosure and account debit

I/We agree to give irrevocable consent for the Bank to take the following actions:

15.6.1 is close my/our information for purpose of FATCA compliance to the Bank, CIMB Principal Asset Management Co., Ltd., CIMB Securities (Thailand) Co., Ltd., and local and/or foreign tax authorities, including U.S. Internal Revenue Service (IRS). Such information shall include customer name, address, tax identification number, account number, FATCA status (compliant or non-compliant), account balance, credit-debit amount, account movement, type and value of banking products and/or other assets that I/we have with the Bank, including income and other information related to banking/business relationship that may be requested by local and/or foreign tax authorities (including IRS).

15.6.2 Debit the amount and/or the amount that I/we receive from or through the Bank, as specified by local and/or foreign tax authorities (including IRS), from my/our account under laws and/or regulations as well as agreements between the Bank and such tax authorities.

15.6.3 If I/we fail to provide the information required to determine whether I/we are a U.S. person, or to provide the information required to be reported to the Bank, or if you fail to provide a waiver of a law that would prevent reporting, the Bank shall be entitled to terminate, at its sole discretion, the entire banking/business relationship with I/us or part of such relationship such as closing any and all of my/our accounts maintained with the Bank or taking other actions as the Bank deems appropriate. In case that the Bank closes any or all of my/our accounts, I/ we agree that the Bank may suspend the proceed under such account(s) with the Bank or take other actions as the Bank may deem appropriate until I/we present evidences for the release of such proceed. I/We agree not to claim for any interest and benefit on such proceed.

**16. In addition to the details in this agreement, I/we acknowledge and consent to the other terms in the leaflets, Sales sheet, or as announced by the Bank either in public or by other means to be part of this agreement. Also, I/we consent for the Bank to amend the agreement by posting the terms at the Bank office or notifying me/us by other means, and I/we hereby agree to comply with such amended agreement or terms in all respects**